



Your Retirement...

PENSION & BENEFIT UPDATES FOR RETIREES OF THE ARIZONA STATE RETIREMENT SYSTEM

A Message from the ASRS Director, Paul Matson:

2012 ASRS Open Enrollment

Open Enrollment Period: October 24th – November 18th

The annual open enrollment period for the ASRS retiree health insurance program begins Monday, October 24 and ends Friday, November 18. The effective date of enrollment in, or changes to, your ASRS health insurance coverage will be January 1, 2012. Now is the time to review your coverage, whether from the ASRS, your former employer, or through private insurance, and to make informed decisions about the coverage you wish to have for the coming year.

Please Note: if you wish to maintain your current ASRS medical and/or dental plans through 2012, you do not need to do anything ☒ **your ASRS coverage will automatically carry forward to 2012.**

Members who want to enroll, change health plans, or add eligible family members not currently enrolled in the program, must submit an ASRS Enrollment Form included in this packet and return it using the pre-addressed envelope.

Although you may not need to make any changes to your health insurance coverage this open enrollment period, you are encouraged to review the information in this newsletter and the enclosed 2012 ASRS Open Enrollment Guide. It is our wish that you become better acquainted with the variety of benefits available to you through your membership in the ASRS or through your enrollment in an ASRS retiree medical and/or dental plan.

"2012 ASRS Open Enrollment," continued on page two

UnitedHealthcare Non-Medicare Plan Changes

Non-Medicare plans have a single source of revenue, the premium you pay, along with the copayments and coinsurance payments you make. Medicare plans not only require these amounts but also receive provider reimbursements from The Centers for Medicare and Medicaid Services (CMS). As a result, premiums rise more quickly and sometimes higher for non-Medicare Plans. ASRS non-Medicare enrollments and claims cost have increased. ASRS medical expense loss ratios (revenues to claims cost) have narrowed while cost trend lines have continued to press upward. These factors have combined to warrant increased premiums and provision changes in the non-Medicare plans for the 2012 plan year.

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The ASRS is cognizant of its statutory obligation to provide a retiree health insurance program. The Board of Trustees and agency executive management adhere to a strategic philosophy that strives to have a health insurance program offering multiple medical plans that are affordable, accessible, and meaningful: **affordable** in both premiums and copayments; **accessible** in the breadth of provider networks for both Medicare and non-Medicare eligible retirees; and, **meaningful** in health care delivery systems and plan provision coverage. In addition, participation in an eligible retiree health insurance plan provides ASRS retirees and dependents financial assistance through the Premium Benefit Program, which is designed to pay a portion of your monthly health insurance premiums.

Our health care plans have operated over many years in an environment of increasing medical and prescription drug costs, an increasing number of enrolled members, and reductions to reimbursements made by the federal government to doctors and hospitals. Add to this backdrop national health care reform, the unsettled political process and pending legal challenges, one can see much uncertainty and skepticism in the medical community in the near term.

In this environment, the ASRS and UnitedHealthcare have analyzed our 2012 medical plan offerings, plan provisions, provider networks, revenue streams,

and the demographics of our enrolled members. Our recently concluded negotiations over 2012 premiums and plan provisions resulted in the following:

- **Medicare Retirees** enrolled in the UnitedHealthcare® Senior Supplement or the Secure Horizons® MedicareComplete® Retiree (HMO) plans will see no change in their premiums or plan provisions for 2012.
- **Non-Medicare Retirees** enrolled in the Choice or Choice Plus PPO plans will see increases in premiums and changes to some plan provisions. A following article will specifically address these 2012 changes to our non-Medicare plans.

The contract the ASRS negotiated with Assurant Employee Benefits, our dental plans provider, keeps premiums and plan provisions unchanged for a 3-year period that began with the 2011 plan year. Also in 2012, Assurant is offering a new prepaid plan for Arizona residents in addition to current plans. Please read the Assurant article in this newsletter and review the ASRS Open Enrollment Guide for more information.

Again, you are encouraged to review the articles in this newsletter as well as the information in your 2012 Open Enrollment Guide for additional details and explanations. ■

Terminating Your Medicare-Eligible ASRS Medicare Plan

If you are enrolled in either of the two ASRS Medicare plans, SecureHorizons® MedicareComplete® Retiree (HMO) or UnitedHealthcare® Senior Supplement, and you wish to cancel your coverage, you must complete and sign a UnitedHealthcare Disenrollment Form. This form requests that your health care coverage revert back to the traditional Medicare fee-for-service program. The effective date will be the 1st day

of the month following receipt of the Disenrollment Form, unless a future date is requested.

The Disenrollment Form must be completed by you and signed by all Medicare-eligible retirees and/or dependents in your household who are currently covered by the plan. Members can also write a letter to cancel coverage as long as it is signed by all covered Medicare-eligible members. ■

UnitedHealthcare Non-Medicare Plan Changes *cont from page one*

The non-Medicare Choice (in-state, in-network) plan and the Choice Plus PPO (out-of-state) plan will see changes beginning January 1, 2012. The premium and plan provision adjustments are focused to limit the impact on retirees.

In summary, copayments have increased in both plans for Specialist office visits, routine physicals, examinations/immunizations and outpatient lab tests. In the Choice Plus PPO plan for out-of-state enrolled members the copayment for a doctor's office visit increased by \$5.00. Some services are no longer covered and the out-of-pocket coinsurance maximum is now \$3,500 for individual and \$7,000 for a family. Glasses and contact lenses are not covered and the hearing aid allowance is no longer provided. For details of the differences in plan benefit level, please see the highlighted comparison chart included in your 2012 Open Enrollment Guide.

The chart below shows, by plan, new single coverage monthly premiums effective January 1, 2012.

Generally, the family premium remains twice the single rate. ■

UnitedHealthcare Monthly Premiums – Retiree Only:		
	Current	New
Non-Medicare Plans		
Choice (in-state, in-network)	\$583	\$641
ChoicePlus PPO Plan (out-of-state)	\$817	\$898

Resources at Your Fingertips!

As a registered **uhcretiree.com/asrs** or **myuhc.com®** user, you can:

- View benefits and eligibility
- Chat with a nurse online
- View claim documents
- Find a network doctor
- Find ways to improve your health
- And much more

Register today:

1. Go to **uhcretiree.com/asrs** or **myuhc.com**. Select Register Now.
2. Enter the required information and provide your e-mail address.
3. Accept the delivery message to start receiving messages online. ■

UnitedHealthcare® Senior Supplement & Medicare Advantage Plans

Senior Supplement and Medicare Advantage HMO members will experience no increase in monthly premiums as the premium will remain unchanged for 2012. Most significantly, plan provisions currently in effect will remain effective for 2012.

The chart below shows, by plan, single coverage monthly premiums effective January 1, 2012. Generally, the family premium remains twice the single rate. ■

UnitedHealthcare Medicare Plan Monthly Premiums	
Single:	
Medicare Plans	
Senior Supplement	\$342
Group Medicare Advantage (HMO) - Urban	\$190
Group Medicare Advantage (HMO) - Rural	\$260

New Retiree Plan Name:

SecureHorizons MedicareComplete

In the past, UnitedHealthcare® has had many names for its different health plans, including its Medicare plans. This has sometimes made it hard for members, health care providers, and others to discuss their respective plans with UnitedHealthcare. UnitedHealthcare wants to make it easier for you and your doctors to know who is providing your coverage and what type of health care coverage you have.

As a result, UnitedHealthcare is excited to announce some upcoming changes. Beginning January 1, 2012, the name of your SecureHorizons® MedicareComplete® Retiree plan will change. The new plan name is UnitedHealthcare® Group Medicare Advantage (HMO) plan. While still a mouth full, the new name very clearly identifies where the coverage is from (UnitedHealthcare), the type of coverage (Group vs. Individual), and the type of plan (Medicare Advantage HMO). So you and your doctor no longer have to guess about what type of coverage you have.

Watch the mail for your new member ID card.

Your new UnitedHealthcare Group Medicare Advantage member ID card replaces your current card. Be sure to keep it in your wallet or purse and begin using it on your 2012 effective date.

While the name of your plan is changing, you will continue to get the same great customer service that you have come to expect from UnitedHealthcare.

Your 2012 Annual Notice of Changes has a whole new look along with new information.

You should soon receive your 2012 Annual Notice of Changes and Evidence of Coverage. Your Annual Notice of Changes describes any changes to your health plan that will be effective for the upcoming year. ■

24/7, It's All Online!

Information for ASRS Retirees

The ASRS website has a section specifically designed to provide retirees with information they may find helpful. It's often the fastest, most convenient way to find what you're looking for.

Visit www.azasrs.gov and click on **Retirees** at the top of the page.

You will find information regarding the following:

- Premium Benefits
- Forms
- Health Insurance
- Prescription Savings
- Working After Retirement
- Benefit Payments
- Foreign Annuitants
- Glossary
- Helpful Links
- Tax Information
- System Members



Please note the Health Insurance section includes the 2012 Health Insurance Open Enrollment Guide, the 2012 Annual Guide, medical and dental providers; and Wellcard, your prescription drug discount card program.

You can enroll by calling WellCard Member Services 888-479-2000.

The ASRS invites you to take a look at the Retirees section of the ASRS website by clicking the **Retirees** tab located at the top of the homepage. It's quick and easy to find what you're looking for with the simple click of your mouse! ■

A New Dental Option for Arizona Retirees

Available During Your 2012 Open Enrollment

Our summer newsletter included information about the new dental plan option that will be available to retirees in Arizona during the upcoming Open Enrollment period. If you missed that article and you are an Arizona resident, here is some information that you'll want to know about the new dental plan.

The new dental plan is a prepaid dental plan called the DHMO Dental Series 220 Plan. As with the currently offered prepaid dental plan the Heritage Secure plan the 220 plan does not have deductibles, annual maximums or waiting periods, and offers benefits through a network of Plan dentists. Members of the prepaid plans pay copayments directly to their Plan dentist for most of their dental care. Some of the key features and benefits offered by the 220 Plan are:

- \$0 copayments for Preventive services (exams, cleanings, and x-rays);
- More than 100 additional procedures offered on the copayment listing (compared to the Heritage Secure plan);
- Lower copayments for most procedures (when compared to the Heritage Secure plan);
- 30 common specialty procedures that can be

provided by the member's selected Plan dentist or Plan Specialist for the same copayment; and, nearly all these common specialty procedures can be provided by a non-Plan specialist and the Plan will reimburse the member up a specified dollar amount. The benefit for these common specialty care procedures provides members with much greater flexibility when they are seeking dental care.

- An implant benefit; and
- Set copayments for child and adult orthodontic treatments.

The new prepaid dental plan will be offered to eligible retirees, disabled members, and enrolled surviving beneficiaries who reside in Arizona, in addition to the plans currently offered. We will not be eliminating any dental plan options currently available. As a result, four dental plan options for Arizona retirees will be available during the 2012 Open Enrollment period.

If you are currently enrolled in the Heritage Secure plan in Arizona, you may want to compare the copayments and premium you pay for the Heritage Secure Plan over an entire year to the new 220 Plan. Here is a simple example to get you started:

Procedures		Frequency Per Year	Heritage Secure AZ Copayment	Heritage Copayment Totals	DMHO 220 Plan Copayment	220 Plan Copayment Totals
D0120	Exam	2	\$0	\$0	\$0	\$0
D1110	Adult Prophyl	2	\$10	\$20	\$0	\$0
D0274	X-rays	1	\$0	\$0	\$0	\$0
D2750	Crown	1	\$295	\$295	\$220	\$220
D3310	Root Canal	1	\$145	\$145	\$95	\$95
Total Copayments				\$460		\$315
Annual Premium				\$127.32		\$167.52
Total ANNUAL COST (copayments + premiums)				\$587.32		\$482.52

* Monthly premium (Retiree only in Arizona) for Heritage Secure is \$10.61 and for 220 Plan is \$13.96

This is merely an example. You will want to use your own personal experience the frequency and type of dental care you (and any dependents you cover on your dental plan, if applicable) typically need during the year and then factor in the premium you pay for the total year, to compare your out-of-pocket costs. Although the monthly premium for the 220 Plan is higher than the Heritage Secure plan, the copayments you will pay are generally lower on the 220 Plan, and there are more covered procedures, too. Be sure to review your Open Enrollment Guide for more information about your Assurant dental plan options for 2012. ■

Medical ID Cards

Members currently enrolled in the following plans will receive new member ID cards for the 2012 plan year:

- SecureHorizons® members will receive new member ID cards that will now say UnitedHealthcare® Group Medicare Advantage (HMO). Your Member ID number and Group number will remain the same; only the name of the plan will change.

- Choice and Choice Plus PPO members will receive new member ID cards with the new copayments listed on the front of the member ID card. No other information will change on your new card.

Current UnitedHealthcare® Senior Supplement members will not receive new ID cards and should continue to use their current card. Should you desire a new ID card, call Senior Supplement customer service at 866-480-1087, 8AM-8PM local time. ■

WellCardRx Prescription Drug Savings Card

You and your family can receive valuable savings on your prescriptions by using the WellCardRx Prescription Drug Discount Card. The card is available at no cost, and you are eligible for a card even if you have not enrolled in a medical insurance plan with the ASRS. Over 60,000 drugs are covered by the card, which means you will receive great savings on nearly every brand and generic drug available. You will have access to over 59,000 pharmacies nationwide including major chains, community and mail-order pharmacies. The WellCardRx works for you and your family whether or not you enroll in a Medicare Part D plan.

If you are not enrolled in Medicare Part D, use the

card for savings on both brand and generic prescriptions for you and everyone in your household. If you are enrolled in Medicare Part D, use the card for prescriptions that are excluded by Medicare Part D. The card can also be used for everyone in your household.

You will get instant savings at the time of purchase with average savings on prescription drugs up to 38%, with potential savings of up to 65%. No paperwork and the card is simple and easy to use. Even prescriptions for household pets are covered!

See the 2012 ASRS Open Enrollment Guide to sign up and start savings today! ■

Assurant's Prepaid Dental Networks Continue to Grow!

If you are enrolled in or planning to enroll in one of the Prepaid Dental Plans offered in Arizona, you will be pleased to know that Assurant has added dentists in some new areas. Effective June 1, 2011, the Prepaid networks in Arizona increased by fourteen general dentists and twelve specialty dentist offices in the newly added locations of Green Valley, Payson, Prescott Valley, New River, Flagstaff, Gold Canyon, Maricopa, Casa Grande, Eloy, Sommerton, Wellton, and San Luis.

For a list of dental offices in your area, please check the new custom web site that Assurant hosts for

ASRS: www.assurantemployeebenefits.com/ASRS, or call Assurant's ASRS on-site representative at 602-240-2000 x2032 (in Phoenix); 520-239-3100 x 2032 (in Tucson); or 800-621-3778 x 2032 (Out-of-Area).

Remember that it is important to choose a General Dentist when you enroll in a Prepaid Dental Plan. For assistance with selecting a General Dentist, you may contact Assurant's Customer Service department at 800-443-2995 or you may contact their ASRS on-site representative as mentioned above. ■

Stay Active with the SilverSneakers® Fitness Program

The SilverSneakers® Fitness Program is available at no additional cost to all ASRS retired members and dependents enrolled in an ASRS-sponsored medical plan. SilverSneakers is one of the nation's leading fitness program designed exclusively for older adults and offers physical activity, health education and social events. Your complimentary membership provides access to a variety of participating locations throughout the country. Many sites offer amenities such as

fitness equipment, treadmills, free weights, and the signature SilverSneakers Fitness Program classes designed specifically for older adults taught by certified instructors. Designated staff members are always near to help you along the way.

For more information, or to find a center near you, log onto **www.silversneakers.com** or call SilverSneakers at 888-423-4632. ■

Social Service Coordinators: Money-Saving Programs

UnitedHealthcare® Group Medicare Advantage (HMO) retirees have a unique opportunity to enroll in a variety of money-saving government and community assistance programs. SSC, a leading provider of outreach and advocacy services, is helping ASRS members become aware of a number of federal, state and community programs for which they may qualify. Members who are most in need may be able to receive many valuable benefits. Medicare Savings Programs (MSPs) can pay some, or all, of your Medicare Part B premium and may also pay certain plan co-payments for some individuals who have more limited income and resources.

SSC can also assist members who qualify to apply

for “Extra Help” (or Low Income Subsidy), a program run by the Social Security Administration that pays for, reduces, or eliminates your Medicare Part D prescription drug premium, copays and deductibles. SSC is also offering a Secure Touch benefit, which helps eligible members take advantage of a wide array of valuable money-savings social programs, from energy, nutrition and telephone cost assistance to transportation and property tax programs.

There is no additional cost to you to apply for these voluntary programs. For more information on how you may qualify, please contact SSC at 877-218-4967 and be sure to identify yourself as an ASRS retiree. ■

Information About Your Dental Plan is Just a Click Away!

A new web site hosted by Assurant Employee Benefits for our ASRS members is now available.

Visit their web site at **www.assurantemployeebenefits.com/ASRS**. You will find information about the dental plans that Assurant offers to our retirees, as well as links to search for network dentists and dental health information. The web site will also link you directly to Assurant's Online Advantage web site, where you can register to access your dental benefit information online.

Features and services include:

- View eligibility
- View benefit details (if you are enrolled in the Low or High Option plan)
- View claims status
- Request ID card
- Change your facility selection (if you are enrolled in the Prepaid plan)
- Dental fee cost estimator
- Ask a dentist
- Contact customer service ■

Pack More Veggies Into Your Day

Low-fat, low-calorie, full of flavor, and packed with nutrients: What's not to love about vegetables? Experts say to aim for five servings a day. But, according to the Centers for Disease Control and Prevention, less than one-third of Americans ages 65 and over get that many.

Diets rich in vegetables help prevent heart disease, diabetes and more. Don't miss out on their benefits.

Try these tips to eat more at every meal:

Breakfast: Replace some of the cheese in your eggs with spinach or mushrooms.

Lunch: Choose a soup that has vegetables in it. Look for one that is low in salt.

Dinner: Microwave frozen vegetables or add a green salad to your meal.

Snacks: Keep cut-up carrots and celery in the fridge for a quick, healthy nibble. ■



Remember Your Flu Shot!

The flu can be more serious than a few sniffles. For older adults and those with weakened immune systems, it can lead to dangerous complications, like pneumonia and infections. It can even make conditions like heart disease worse.

The best way to prevent the flu is to get your flu shot every year. The government recommends one for everyone ages 6 months and older. You can usually get the vaccine from your doctor or a local clinic.

For the best protection, get your flu shot in the fall as soon as it's available. Get vaccinated wherever you see vaccine available in your community. Your

doctor's office, a public health clinic, supermarkets, pharmacies, schools, churches, senior centers, and a variety of other places will offer flu vaccine this season. Best of all, Medicare and most insurance plans will pay for it.

Pneumonia?

A one-time shot can help keep you from getting pneumonia, which can be deadly for older people. Talk with your doctor about getting this vaccine. It is covered by Medicare and most insurance plans.

For ASRS enrolled members the flu shots are free! Non-medicare Choice Plus PPO Members must use in-network providers. ■